

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Flint)

In re John Nalepa and Stacy Nalepa
Debtor

Case No. 12-31505
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: JPMorgan Chase Bank, N.A.

Court claim no. (if known): 13

Last four digits of any number you
use to identify the debtor's account: 0056

Date of payment change:

Must be at least 21 days after date of this notice

08/01/2013

New total payment:

Principal, interest, and escrow, if any

\$1,315.54

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$383.58

New escrow payment: \$326.63

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☒ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Andrew Fulenchek Date 07/09/2013

Unit Manager Home Equity BK

(Approved by: Wendy Rodriguez)

Print: Andrew Fulenchek

Title Unit Manager Home Equity BK

(Approved by: Wendy Rodriguez)

Company JPMorgan Chase Bank, N.A.

Specific Contact Information:

Address Chase Records Center Attn: Correspondence Mail
Mail Code LA4-5555 700 Kansas Lane
Monroe, LA 71203

Phone: 866-243-5851

Email: gm.bk.escalated@jpmchase.com

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UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Flint)

Chapter 13 No. 12-31505

Judge: Judge Daniel S. Opperman.Flint

In re:

John Nalepa and Stacy Nalepa

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on July 09, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: John Nalepa
Stacy Nalepa
798 Vincent Street
Pinckney, MI 48169

Debtor's Attorney: Jesse R. Sweeney
30555 Southfield
Suite 400
Southfield, MI 48076

Trustee: Carl Bekofske
400 N. Saginaw Street
Suite 331
Flint, MI 48502

/s/ Bill Taylor

Authorized Agent



Customer Service Center
Monday - Friday
Saturday
Hearing Impaired (TDD)

1-800-848-9136
8 a.m. - 12 a.m.(ET)
8 a.m. - 8 p.m. (ET)
1-800-582-0542



38299 ECA Z 11313 C - ZE
JOHN M NALEPA
STACY L WOLVERTON
798 VINCENT ST
PINCKNEY MI 48169-8758

Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	04/23/2013
Review Period	05/2012 to 07/2013
Escrow Surplus	\$1,331.80

Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you.
Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow surplus of \$1,331.80 will stay in your account.

Your escrow account statement shows \$1,331.80 more than was needed to pay your taxes and/or insurance. Because you have one or more past-due payments, the surplus will remain in your escrow account. If you bring your account current within 30 days of this statement, we will review your escrow account again. Any surplus at that time will be returned to you. If you bring your account current after the 30 days, please contact the Customer Service Center to request a new escrow review. Your monthly payment will be \$1,315.54 starting 08/01/13.

Keep this statement for your records.

Monthly Home Loan Payment

	Current Payment	New Payment Effective 08/01/2013
Principal & Interest	\$988.91	\$988.91
Escrow Account Deposit	\$383.58	\$326.63
Total Payment Amount	\$1,372.49	\$1,315.54

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you.
Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.¹

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if there is a surplus in your account.

\$530.56	Your minimum required balance
\$1,185.76	Your estimated lowest account balance for <div></div>
\$1,331.80	Your escrow account surplus

¹See the "Estimated Escrow Account Activity" chart in this statement.

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$1,372.49. Your mortgage payment includes principal and interest \$988.91 and escrow money \$383.58.
- At the time of your last escrow account review, your expected lowest balance was \$642.60. The chart below shows that your actual lowest escrow balance was \$-974.95.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

*Indicates a difference between the estimated and actual amounts.

This Year: May 2012 to July 2013

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$2,100.38	\$1,423.72
05/2012	Deposit	\$383.58	\$0.00	*		
	Withdrawal - FHA RISK BAS	\$62.28	\$0.00	*	\$2,421.68	\$1,423.72
05/2012	Withdrawal - FHA RISK BAS		\$62.28	*	\$2,421.68	\$1,361.44
06/2012	Deposit	\$383.58	\$0.00	*		
	Withdrawal - FHA RISK BAS	\$62.28	\$0.00	*	\$2,742.98	\$1,361.44
06/2012	Withdrawal - HOMEOWNER IN	\$709.00	\$775.00	*	\$2,033.98	\$586.44
06/2012	Withdrawal - FHA RISK BAS		\$62.28	*	\$2,033.98	\$524.16
07/2012	Deposit	\$383.58	\$0.00	*		
	Withdrawal - FHA RISK BAS	\$62.28	\$62.28		\$2,355.28	\$461.88
08/2012	Deposit	\$383.58	\$0.06	*		
	Withdrawal - FHA RISK BAS	\$62.28	\$0.00	*	\$2,676.58	\$461.94
08/2012	Withdrawal - VILLAGE TAX	\$1,316.46	\$709.42	*	\$1,360.12	\$-247.48
08/2012	Withdrawal - TOWNSHIP TAX	\$717.52	\$666.12	*	\$642.60	\$-913.60
08/2012	Withdrawal - FHA RISK BAS		\$61.35	*	\$642.60	\$-974.95
09/2012	Deposit	\$383.58	\$383.58			
	Withdrawal - FHA RISK BAS	\$62.28	\$0.00	*	\$963.90	\$-591.37
09/2012	Withdrawal - FHA RISK BAS		\$61.35	*	\$963.90	\$-652.72
10/2012	Deposit	\$383.58	\$383.58			
	Withdrawal - FHA RISK BAS	\$62.28	\$0.00	*	\$1,285.20	\$-269.14
10/2012	Withdrawal - FHA RISK BAS		\$61.35	*	\$1,285.20	\$-330.49

(Continued)





Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	04/23/2013
Review Period	05/2012 to 07/2013
Escrow Surplus	\$1,331.80



38299 ECA Z 11313 C - ZE
JOHN M NALEPA
STACY L WOLVERTON
798 VINCENT ST
PINCKNEY MI 48169-8758

This Year: May 2012 to July 2013 (continued)

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
11/2012	Deposit	\$383.58	\$767.16	*		
	Withdrawal - FHA RISK BAS	\$62.28	\$0.00	*	\$1,606.50	\$436.67
11/2012	Withdrawal - FHA RISK BAS		\$61.35	*	\$1,606.50	\$375.32
12/2012	Deposit	\$383.58	\$383.58			
	Withdrawal - FHA RISK BAS	\$62.28	\$0.00	*	\$1,927.80	\$758.90
12/2012	Withdrawal - TOWNSHIP TAX	\$1,112.58	\$1,032.88	*	\$815.22	\$-273.98
12/2012	Withdrawal - FHA RISK BAS		\$61.35	*	\$815.22	\$-335.33
01/2013	Deposit	\$383.58	\$383.58			
	Withdrawal - FHA RISK BAS	\$62.28	\$0.00	*	\$1,136.52	\$48.25
01/2013	Withdrawal - FHA RISK BAS		\$61.35	*	\$1,136.52	\$-13.10
02/2013	Deposit	\$383.58	\$383.58			
	Withdrawal - FHA RISK BAS	\$62.28	\$0.00	*	\$1,457.82	\$370.48
02/2013	Withdrawal - FHA RISK BAS		\$61.35	*	\$1,457.82	\$309.13
03/2013	Deposit	\$383.58	\$383.58			
	Withdrawal - FHA RISK BAS	\$62.28	\$0.00	*	\$1,779.12	\$692.71
03/2013	Withdrawal - FHA RISK BAS		\$61.35	*	\$1,779.12	\$631.36
04/2013	Deposit	\$383.58	\$1,534.32	E		
	Withdrawal - FHA RISK BAS	\$62.28	\$0.00	E	\$2,100.42	\$2,165.68
04/2013	Withdrawal - FHA RISK BAS		\$61.35	*	\$2,100.42	\$2,104.33
05/2013	Deposit		\$383.58	E		
	Withdrawal - FHA RISK BAS		\$61.35	E	\$2,100.42	\$2,426.56
06/2013	Deposit		\$383.58	E		
	Withdrawal - FHA RISK BAS		\$61.35	E	\$2,100.42	\$2,748.79
06/2013	Withdrawal - HOMEOWNER IN		\$775.00	E	\$2,100.42	\$1,973.79
07/2013	Deposit		\$383.58	E		
	Withdrawal - FHA RISK BAS		\$61.35	E	\$2,100.42	\$2,296.02
	Total Deposits	\$4,602.96	\$5,753.76			
	Total Withdrawals	\$4,602.92	\$4,881.46			
	Account Balance as of 07/2013					\$2,296.02

Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$326.63 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$1,185.76 in August 2013 (highlighted below). That is \$1,331.80 more than your minimum required balance of \$530.56.



Next Year: August 2013 to July 2014

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance					\$2,296.02
08/2013	Deposit	\$326.63				
	Withdrawal - FHA RISK BAS	\$61.35			\$2,561.30	
08/2013	Withdrawal - VILLAGE TAX	\$709.42			\$1,851.88	
08/2013	Withdrawal - TOWNSHIP TAX	\$666.12			\$1,185.76	
09/2013	Deposit	\$326.63				
	Withdrawal - FHA RISK BAS	\$61.35			\$1,451.04	
10/2013	Deposit	\$326.63				
	Withdrawal - FHA RISK BAS	\$61.35			\$1,716.32	
11/2013	Deposit	\$326.63				
	Withdrawal - FHA RISK BAS	\$61.35			\$1,981.60	

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Next Year: August 2013 to July 2014 (continued)

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
12/2013	Deposit	\$326.63			
	Withdrawal - FHA RISK BAS	\$61.35		\$2,246.88	
12/2013	Withdrawal - TOWNSHIP TAX	\$1,032.88		\$1,214.00	
01/2014	Deposit	\$326.63			
	Withdrawal - FHA RISK BAS	\$61.35		\$1,479.28	
02/2014	Deposit	\$326.63			
	Withdrawal - FHA RISK BAS	\$61.35		\$1,744.56	
03/2014	Deposit	\$326.63			
	Withdrawal - FHA RISK BAS	\$61.35		\$2,009.84	
04/2014	Deposit	\$326.63			
	Withdrawal - FHA RISK BAS	\$61.35		\$2,275.12	
05/2014	Deposit	\$326.63			
	Withdrawal - FHA RISK BAS	\$61.35		\$2,540.40	
06/2014	Deposit	\$326.63			
	Withdrawal - FHA RISK BAS	\$61.35		\$2,805.68	
06/2014	Withdrawal - HOMEOWNER IN	\$775.00		\$2,030.68	
07/2014	Deposit	\$326.63			
	Withdrawal - FHA RISK BAS	\$61.35		\$2,295.96	
Total Estimated Deposits		\$3,919.56			
Total Estimated Withdrawals		\$3,919.62			
Estimated Account Balance as of July 2014				\$2,295.96	



Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
VILLAGE TAX	\$709.42	August 13	FHA RISK BAS	\$61.35	August 13
TOWNSHIP TAX	\$666.12	August 13	FHA RISK BAS	\$61.35	September 13
TOWNSHIP TAX	\$1,032.88	December 13	FHA RISK BAS	\$61.35	October 13
			FHA RISK BAS	\$61.35	November 13
			FHA RISK BAS	\$61.35	December 13
			FHA RISK BAS	\$61.35	January 14
			FHA RISK BAS	\$61.35	February 14
			FHA RISK BAS	\$61.35	March 14
			FHA RISK BAS	\$61.35	April 14
			FHA RISK BAS	\$61.35	May 14
			FHA RISK BAS	\$61.35	June 14
			HOMEOWNER IN	\$775.00	June 14
			FHA RISK BAS	\$61.35	July 14
Total Tax and Insurance Monthly Payment Amount = \$326.63					